

H. CON. RES. 197

Whereas since January 2009 over 1,300 cases of contaminated drywall have been reported from 26 States and the District of Columbia;

Whereas noxious gases released from contaminated drywall can cause serious health effects involving the upper respiratory tract, such as bloody noses, rashes, sore throats, and burning eyes;

Whereas toxins released from contaminated drywall can corrode metals inside the home, such as air conditioning coils and electrical wiring;

Whereas the dangers and health risks posed by contaminated drywall have forced thousands of families out of their homes and into temporary living situations, and many such families are unable to afford an additional financial burden;

Whereas because of cases of contaminated drywall, some Americans who pay their mortgages on time are now suffering from both financial problems and health complications at no fault of their own; and

Whereas banks and mortgage servicers can help families affected by contaminated drywall by taking into account, with respect to their mortgage payments, the financial burdens imposed by the need to respond to this problem: Now, therefore, be it

*Resolved by the House of Representatives (the Senate concurring), That the Congress encourages banks and mortgage servicers to work with families affected by contaminated drywall by considering adjustments to mortgage payment schedules that take these financial burdens into account.*

The SPEAKER pro tempore. Pursuant to the rule, the gentlewoman from California (Ms. WATERS) and the gentleman from Virginia (Mr. WITTMAN) each will control 20 minutes.

The Chair recognizes the gentlewoman from California.

GENERAL LEAVE

Ms. WATERS. Madam Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on this legislation and to insert extraneous material thereon.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from California?

There was no objection.

Ms. WATERS. Madam Speaker, I yield to myself as much time as I may consume.

Madam Speaker, America's homeowners are currently facing the worst economic crisis in recent memory. Foreclosures are up. Home prices have declined and many homeowners now owe more on their homes than they are worth. These economic challenges have been made worse by health and safety issues many homeowners are now facing due to the installation of Chinese drywall in their homes. Since 2007, the Consumer Product Safety Commission has received over 2,100 reports from 32 States detailing health and safety problems associated with Chinese drywall. Health problems include asthma attacks, headaches, irritated eyes and skin and bloody noses.

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Regarding home safety, homeowners are seeing their appliances shut down and have witnessed the piping and wiring in their homes turn black from cor-

rosion. This is because of the highly toxic chemicals that are in Chinese drywall. A recent CPSC study found high levels of hydrogen sulfide and formaldehyde in the air of homes built with Chinese drywall. As these are highly corrosive and dangerous chemicals, the CPSC is now advising homeowners with homes built with Chinese drywall to spend as much time outdoors and in the fresh air as possible. In the meantime, homeowners are desperate to remove these toxic building materials from their homes. Some have even moved out of their homes in order to complete the repairs. Unfortunately, due to the current economic crisis, many families cannot afford to pay their mortgage and pay the rent on a second home.

The resolution before us today calls on the Nation's mortgage servicers to work with homeowners living in homes affected by Chinese drywall by providing a temporary forbearance of their mortgage in order to assist them in affording the cost of renting a second home while their primary residence is treated.

Madam Speaker, this is a common-sense resolution. It's long overdue. As I mentioned earlier, America's homeowners are dealing with the brunt of the economic crisis head on. Those dealing with Chinese drywall are especially vulnerable and need for their mortgage servicers to step up to the plate to assist them in dealing with this health and safety issue.

I would like to thank the gentleman from Virginia (Mr. NYE) for offering this solution. I would like to note that the Senate has already passed a concurrent resolution, and I hope that my colleagues in the House can show their support for America's homeowners by doing the same.

Madam Speaker, I reserve the balance of my time.

Mr. WITTMAN. I yield myself such time as I may consume.

I'd like to thank my colleague from Virginia (Mr. NYE) for introducing this legislation to encourage financial and lending institutions to work with homeowners affected by toxic drywall. I would also like to thank the chairman and ranking member of the Financial Services Committee for bringing this resolution to the floor.

As of Friday, November 20, 2009, the Consumer Product Safety Commission had received nearly 2,100 complaints from homeowners in 32 States and the District of Columbia. The Commonwealth of Virginia and particularly the Hampton Roads region has been hit hard, and many homeowners are facing significant health problems and financial ruin because of the presence of toxic drywall in their homes.

The complaints to the Consumer Product Safety Commission, which began sometime in 2006, include a rotten egg smell within the home; health concerns such as irritated and itchy eyes and skin; difficulty in breathing; persistent cough; runny noses; recur-

rent headaches, sinus infections, nose bleeds, and asthma attacks; and blackened and corroded metal components in electrical systems and air conditioning units.

In October, I toured the homes of several constituents affected by the toxic drywall in the Hollymeade subdivision in Newport News and saw firsthand how toxic drywall has put the health and financial well-being of numerous families at risk. I met with these folks again last week to be updated on their current predicament. These homeowners, many of whom served or who are serving our country in the Armed Forces, cannot afford to carry a mortgage on a home that is uninhabitable and make arrangements to pay rent or pay a mortgage on a second home to keep their families safe. Many of these families are juggling the burdens of having a deployed spouse or a spouse preparing for deployment and an additional financial burden such as a move out of an impacted home, foreclosure, or loss of insurance coverage. All of these would be devastating to these families.

This resolution encourages banks to allow for a temporary forbearance without penalty on payments on their home mortgages. This would give homeowners the time they need to work out a more permanent solution. My office is currently working with seven homeowners who are seeking assistance from their lenders.

Again, I would like to thank my colleague from Virginia (Mr. NYE) for introducing this legislation, and I strongly urge my colleagues to support it.

Madam Speaker, I reserve the balance of my time.

Ms. WATERS. I yield the balance of my time to the gentleman from Virginia (Mr. NYE).

Mr. NYE. I thank my colleague very much for yielding.

Madam Speaker, I stand here today to raise awareness about a problem affecting hundreds of families in Hampton Roads, Virginia, and thousands across the United States: the problem of toxic Chinese drywall. Chinese drywall has induced serious health problems, created severe financial hardships, and driven thousands of American families from their homes.

Since January 2009, over 1,300 cases have been reported from now over 26 States and the District of Columbia. I have seen firsthand the physical, emotional, and financial burden toxic Chinese drywall creates. Just the other month I visited homes in my district that had the drywall installed. The toxins released by the drywall reeked of rotten eggs and had corroded the electrical wiring of the homes. In fact, there are homes that have had to replace expensive air conditioning units, televisions, microwaves, and other valuable appliances several times because of the harmful chemicals contained in the drywall.

Toxic Chinese drywall can also cause deep coughs, bloody noses, and severe